

Appendix H

Katrina Bergunder
24674 Republic Ave
Oak Park, MI 48237

May 17, 2023

JP Morgan Chase
Attn: Customer Service
PO BOX 15369
WILMINGTON, DE 19850

Subject: Request for Accurate Reporting of Dismissed Debt

Dear Sir/Madam,

I am writing to bring to your attention a discrepancy in the reporting of a debt on my credit report. The debt in question, associated with Katrina Bergunder and court CASE NO: 22-00061GC, has been legally dismissed with prejudice by 45th District Court (13600 Oak Park Blvd, Oak Park, MI 48237) on February 21, 2023, as confirmed by the court's dismissal order.

Despite the court's ruling, it has come to my attention that the debt is still being inaccurately reported as "charged off" on my credit report. This misrepresentation negatively impacts my credit history and misleads potential creditors who review my creditworthiness.

I kindly request that Chase immediately update the reporting of this debt to accurately reflect the dismissal with prejudice. It is imperative that the accurate status of "dismissed with prejudice" is reflected on my credit report, as mandated by the Fair Credit Reporting Act.

Enclosed with this letter, you will find a copy of the court's dismissal order and court of record, which serves as conclusive evidence of the debt's legal status. I expect this documentation to be thoroughly reviewed and the necessary updates to be made promptly.

Please provide written confirmation once the accurate reporting has been updated on my credit report. Failure to comply with this request may result in legal action to enforce my rights under the Fair Credit Reporting Act.

I trust that Chase will handle this matter expeditiously and in accordance with the relevant regulations. Thank you for your attention to this important issue.

Sincerely,


Katrina Bergunder

Approved, SCAO 45th STATE OF MICHIGAN JUDICIAL CIRCUIT JUDICIAL DISTRICT COUNTY	ORDER	Original - Court file 1st copy - Assignment Clerk/Extra 2nd copy - Friend of the Court/Extra 3rd copy - Opposing party 4th copy - Moving party CASE NO. 22-00061GC Court telephone no. (248)691-7440
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Court address 13600 Oak Park Blvd, Oak Park, MI 48237 Plaintiff name(s), address(es), and telephone no(s). JP Morgan Chase Bank, N.A. Plaintiff's attorney, bar no., address, and telephone no. Mandarich Law Group, LLP James McArdle P-82443 P.O. Box 109032, Chicago, IL 60610 (866)757-4738	v	Defendant name(s), address(es), and telephone no(s). Katrina I Bergunder 24674 Republic Ave. Oak Park, MI 48237 (773)853-7085 Defendant's attorney, bar no., address, and telephone no.
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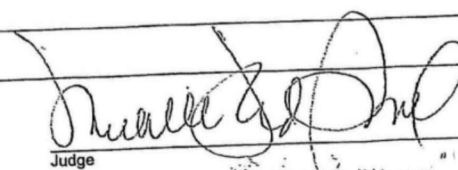
1. Motion title: ~~Motion to exclude witness and dismiss~~ *Dismiss with prejudice*
2. Moving party: Katrina Bergunder, defendant
3. This motion was heard by the Honorable Judge Michelle Friedman Appel on 02/21/2023
Date
- ☒ 4. For the reasons stated on the record,

THE COURT ORDERS that the above-named motion is

- ☒ granted.
☐ granted in part, denied in part.
☐ denied.

☒ The court further orders Case is dismissed with prejudice.

FEB 21 2023
 Date


 Judge 32709 Bar
JUDGE MICHELLE FRIEDMAN APPEL

45th District Court
13600 Oak Park Blvd
Oak Park, MI 48237

Register of Actions

Return

Register of Action

Enter New Record

Register of Action

STATE OF MICHIGAN	CASE NO: 22-00061GC GC
45TH JUDICIAL DISTRICT	REGISTER OF ACTIONS

Court Address 13600 OAK PARK BLVD	Court Telephone
OAK PARK MI 48237	(248) 691-7440

JUDGE OF RECORD: APPEL, MICHELLE FRIEDMAN, P-32709

P01 PLAINTIFF	(CLSD)	Attorney
JP MORGAN CHASE BANK NA//		P-81102
		MAMUT, MICHAEL THOMAS,
		28366 FRANKLIN RD
		SOUTHFIELD MI 48034
		(248) 352-4340

D01 DEFENDANT	(CLSD)
BERGUNDER/KATRINA/I	
24674 REPUBLIC AVE	
OAK PARK MI 48237	

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
01/07/22		
P01	SUMM & COMP FILED (RETD)	MAMUT, MICHAEL T P-81102 NMC \$9,772.36
01/10/22		
	FILING FEE PAID \$75.00 RCPT # D337821	TMS
	CHECK TENDERED 302894	TMS
03/31/22		
P01	MOTION TO EXTEND TIME FOR SERV FILED	NMC
P01	ORDER TO EXTEND TIME FOR SERV FILED (2J)	NMC
P01	MOTION FOR SUBSTITUTED SERVICE FILED	NMC
P01	ORDER FOR SUBSTITUTED SERVICE FILED (2J)	NMC
	MOTION FEE PAID \$20.00 RCPT # D341877	TMS
	CHECK TENDERED 50285	TMS
04/07/22		
D01	ORDER TO EXTEND TIME FOR SERV ENTERED 07/07/22 05:30P	PJT
D01	ORDER FOR SUBSTITUTED SERVICE ENTERED	PJT
P01	SUMM & COMP TO USE OWN PROCESS SERVER ISSUED	PJT
04/26/22		
D01	PROOF OF SERVICE FILED (POSTED)	PJT
04/27/22		
D01	PROOF OF SERVICE FILED (1ST/CER)	PJT
D01	SUMM & COMP FOR SUBSTITUTED SERVICE SERVED	PJT
05/04/22		
	DEF AT COUNTER--WILL FILE WRITTEN RESPONSE W/ THE COURT	PJT PJT

05/16/22	D01	ANSWER FILED	PJT
	D01	AFF DEFENSES FILED	PJT
JP MORGAN CHASE BANK N v BERGUNDER/KATRINA/I CASE#: 22-00061GC PAGE: 2			
DATE	ACTIONS, JUDGMENTS, CASE NOTES		INITIALS
	ALL	PRE-TRIAL SCHEDULED	PJT
		06/21/22 09:20A	
	ALL	NOTICE TO APPEAR ISSUED	PJT
		COPY OF ANSWER ATTACHED TO NTAS	PJT
05/23/22		RETD DEFAULT JDGMT--ANSWER FILED, PT SCHEDULED	PJT
06/21/22	ALL	PRE-TRIAL HELD	PJT
	ALL	PRE-TRIAL FINAL SCHEDULED	PJT
		10/25/22 09:00A	
		PARTIES PRESENT VIA ZOM; DISCOVERY IS ORDERED	PJT
		& TO BE COMPLETED BY 8/19/22; CASE EVAL IS	PJT
		NOT ORDERED; WITNESS LIST BY 7/22/22; DISP	PJT
		MTNS BY 9/2/225; FINAL PT SHALL BE SET AFTER	PJT
		CLOSE OF DISCOVERY & AFTER DISP MTN CUT OFF	PJT
	ALL	NOTICE TO APPEAR ISSUED	PJT
08/18/22		EXHIBITS FILED	NMC
	D01		
10/19/22		FEE WAIVER REQUEST FILED BY K. BERGUNDER	PJT
		FEE WAIVER REQUEST GRANTED	PJT
10/25/22	ALL	PRE-TRIAL FINAL HELD	PJT
	ALL	PRE-TRIAL FINAL SCHEDULED	PJT
		01/10/23 09:00A	
		PARTIES PRESENT VIA ZOOM; ADJ 60 DAYS	PJT
	ALL	NOTICE TO APPEAR ISSUED	PJT
01/10/23	ALL	PRE-TRIAL FINAL HELD	PJT
	ALL	BENCH TRIAL SCHEDULED	PJT
		(LIVE) 02/21/23 10:30A	
		PARTIES PRESENT VIA ZOOM; SET FOR **LIVE** IN	PJT
		PERSON BENCH TRIAL ON 2/21/23 10:30AM--DATE &	PJT
		TIME GIVEN ON THE RECORD	PJT
	ALL	NOTICE TO APPEAR ISSUED	PJT
02/01/23	P01	NOTICE WITNESS LIST FILED	PJT
02/06/23	P01	ACTION TELEPHONE CALL RECEIVED	NMC
		ADV TO SUBMIT REQ TO JUDGE FOR ANY PARTY TO	NMC
		APPEAR VIA ZOOM	NMC
02/07/23	P01	CORRESPONDEN FILED	PJT
		(2J*)	
		*PLAINTIFF'S REQUEST FOR WITNESS TO APPEAR VIA	PJT
		ZOOM	PJT
02/08/23	D01	ACTION TELEPHONE CALL RECEIVED	PJT
		T/C DEF REQ MTN TO DISMISS DATE--ADV NO	PJT
		AVAILABLE DATES PRIOR TO BT--GAVE BT DATE AND	PJT
		TIME	PJT
	D01	MOTION FILED	PJT
		(**)	
		**DEF MTN TO EXCLUDE WITNESS AND DISMISS	PJT
	D01	NOTICE FILED	PJT
JP MORGAN CHASE BANK N v BERGUNDER/KATRINA/I CASE#: 22-00061GC PAGE: 3			
DATE	ACTIONS, JUDGMENTS, CASE NOTES		INITIALS
	D01	PROOF OF SERVICE FILED	PJT
	ALL	MOTION SCHEDULED 02/21/23 10:30A	PJT
02/09/23		PLTF REQ REVIEWED BY JUDGE MFA, PER JUDGE MFA,	PJT
		OK FOR WITNESS TERRICKA CLARK TO APPEAR FOR BT	PJT
		VIA ZOOM	PJT

02/15/23 **FILE WITH JUDGE MFA** PJT
 FILE RETD BY JUDGE MFA PJT
 02/17/23 NOTICE TO DISMISS FILED NMC
 P01 NTC OF DISMISSAL FILED BY PLTF IS NOT NMC
 SUFFICIENT AS THE DEFT FILED AN ANSWER - A NMC
 STIP & ORDER TO DISMISS MUST BE FILED TO NMC
 DISMISS THIS CASE NMC
 T/C TO PLTF ATTY'S OFFICE - WAS TRANSFERRED NMC
 TWICE AND DID NOT GET ANYONE ON THE PHONE THAT NMC
 COULD TAKE CARE OF THIS MATTER - SPOKE TO NMC
 TWO DIFFERENT RECEPTIONISTS THEREFORE I SENT NMC
 AN EMAIL TO THE PERSON WHO SUBMITTED THE NMC
 DISMISSAL BY EMAIL NMC
 02/21/23 ALL BENCH TRIAL HELD PJT
 D01 ORDER TO DISMISS ENTERED PJT
 D01 DISMISSAL WITH PREJUDICE ENTERED PJT
 PARTIES PRESENT (LIVE IN PERSON); DEF'S MTN PJT
 TO DISMISS GRANTED; CASE DISMISSED WITH PJT
 PREJUDICE PJT
 ***** END OF REGISTER OF ACTIONS ***** 05/17/23 10:03

Enter New Search

Katrina Bergunder
24674 Republic Ave
Oak Park, MI 48237

June 5, 2023

JP Morgan Chase
Attn: Customer Service
PO BOX 15369
WILMINGTON, DE 19850

Subject: Request to Correct Credit Report Information

Dear Sir/Madam,

I am writing in response to your recent correspondence regarding my request to update the reporting status of the debt associated with my account. I appreciate your prompt attention to my concern, but I must assert that the current reporting status of "charged off" is still inaccurate and must be corrected.

As I previously indicated, the debt in question has been legally dismissed with prejudice 45th District Court located at 13600 Oak Park Blvd, Oak Park MI, as confirmed by the court's dismissal order, which I have provided as supporting documentation. The dismissal with prejudice invalidates any claims associated with the debt and mandates an accurate reporting of its dismissal status.

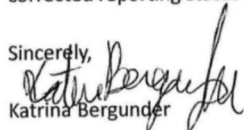
It is crucial for accurate and fair reporting that the credit reporting information reflects the true legal status of the debt. Labeling it as "charged off" misrepresents the outcome of the court proceedings and can lead to confusion and potential negative consequences for my creditworthiness.

I kindly request that you review the documentation provided once again and make the necessary corrections to accurately reflect the dismissal with prejudice on my credit report. It is imperative that the reporting of this debt aligns with the legal ruling and provides an accurate representation of my credit history.

I trust that Chase Card Services will rectify this matter promptly and ensure that my credit report reflects the true status of the debt. Failure to address this issue appropriately may leave me with no choice but to pursue further action to protect my rights under the Fair Credit Reporting Act.

Thank you for your immediate attention to this matter. I look forward to receiving confirmation of the corrected reporting status in due course.

Sincerely,


Katrina Bergunder

Original - Court file
1st copy - Assignment Clerk/Extra
2nd copy - Friend of the Court/Extra

3rd copy - Opposing party
4th copy - Moving party

Approved, SCAO

STATE OF MICHIGAN JUDICIAL CIRCUIT JUDICIAL DISTRICT COUNTY 45th	ORDER	CASE NO. 22-00061GC
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Court address

13600 Oak Park Blvd, Oak Park, MI 48237

Court telephone no.

(248)691-7440

Plaintiff name(s), address(es), and telephone no(s).
JP Morgan Chase Bank, N.A.

Plaintiff's attorney, bar no., address, and telephone no.
Mandarich Law Group, LLP
James McArdle
P-82443
P.O. Box 109032, Chicago, IL 60610
(866)757-4738

v

Defendant name(s), address(es), and telephone no(s).
Katrina I Bergunder
24674 Republic Ave.
Oak Park, MI 48237
(773)853-7085

Defendant's attorney, bar no., address, and telephone no.

1. Motion title: ~~Motion to exclude witness and dismiss~~

Dismiss with prejudice

2. Moving party: Katrina Bergunder, defendant

3. This motion was heard by the Honorable Judge Michelle Friedman Appel on 02/21/2023
Date

☒ 4. For the reasons stated on the record,

THE COURT ORDERS that the above-named motion is

- ☒ granted.
☐ granted in part, denied in part.
☐ denied.

☒ The court further orders

Case is dismissed with prejudice.

FEB 21 2023

Date

Judge

JUDGE MICHELLE FRIEDMAN APPEL

32709

Bar no.